

IN RE: Khalid Isa, } CASE NUMBER: 16-23617- RDD
DEBTOR. } JUDGE ROBERT DRAIN
} CHAPTER 11

**DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)
FOR THE PERIOD**

FROM September 1, 2018 **TO** September 30, 2018

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: October 20, 2018

Khalid Isa

Debtors Pro Se

**Debtor's Address
and Phone Number**

39 Wilcox Avenue
Yonkers, NY 10705

Tel. (914) 400-3391

**Attorney's Address
and Phone Number:**

11

Bar No.

Tel. _____

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website, http://www.usdoj.gov/ust/r21/rea_info.htm.

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

HISTORICAL SURVEY

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name:	Khalid Isa, Debtor-in-Possession	
Case Number:	Chapter 11 - Case No. 16-23617-RDD	

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	\$1,644.95	\$1,644.95
CASH- Beginning of Month (Business)	0.00	0.00
Total Household Receipts	\$5,944.95	\$5,944.95
Total Business Receipts	0.00	0.00
Total Receipts	\$5,944.95	\$5,944.95
Total Household Disbursements	\$2,276.51	\$2,276.51
Total Business Disbursements	0.00	0.00
Total Disbursements	\$2,276.51	\$2,276.51
NET CASH FLOW (Total Receipts minus Total Disbursements)	\$3,668.44	\$3,668.44
CASH- End of Month (Individual)	\$3,668.44	\$3,668.44
CASH- End of Month (Business)		

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)	\$2,276.51	\$2,276.51
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	0.00	0.00
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 20th day of October 2018.

KHALID ISA

Debtor's Signature

**SCHEDULE OF HOUSEHOLD
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	\$1,644.95	\$1,644.95
CASH RECEIPTS		
Salary or Cash from Business	\$4,300.00	\$4,300.00
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		
TOTAL RECEIPTS	\$5,944.95	\$5,944.95
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing		
Household Repairs & Maintenance		
Insurance		
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <u>Bank Statement attached</u>		
Total Household Disbursements	\$2,276.51	\$2,276.51
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	\$3,668.44	\$3,668.44

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. I

QUESTIONNAIRE		
	YES*	NO
1. Have any assets been sold or transferred outside the normal course of business during this reporting period?		X
2. Have any funds been disbursed from any account other than a debtor in possession account?		X
3. Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		X
4. Have any payments been made on pre-petition liabilities this reporting period?		X
5. Have any post-petition loans been received by the debtor from any party?		X
6. Are any post-petition payroll taxes past due?	X	
7. Are any post-petition state or federal income taxes past due?		X
8. Are any post-petition state or local sales taxes past due?	X	
9. Are any post-petition real estate taxes past due?		X
10. Are any amounts owed to post-petition creditors/vendors delinquent?		X
11. Are any wage payments past due?		X

*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION		
	YES	NO*
1. Are real and personal property, vehicle/auto, general liability, fire, theft, workers' compensation, and other necessary insurance coverages in effect?	X	
2. Are all premium payments current?	X	

*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE				
TYPE of POLICY	and	CARRIER	Period of Coverage	Payment Amount and Frequency

 Check here if United States Trustee has been listed a a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:	
<p>Sent a mortgage payment check to the bank but found out that the funds were not yet withdrawn.</p> <p>Another monthly payment check will be sent and inquiry will be made if the check previously sent will be applied by bank to reduce the loan balance.</p>	
<p>Estimated Date of Filing the Plan of Reorganization and Disclosure Statement: <u>(Filed -) 1/05/2018</u></p>	

**MONTHLY OPERATING REPORT -
INDIVIDUAL**

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	TD Bank			
Account Number:	4349596340-039-T			
Purpose of Account (Business/Personal)	Personal			
Type of Account (e.g. checking)	Checking			
1. Balance per Bank Statement				
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)	\$3,668.44			
TOTAL OF ALL ACCOUNTS				\$

TD Bank Statement for the month of September, 2018 is attached.

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				

Note: Attach a copy of each investment account statement.

MONTHLY OPERATING REPORT - INDIVIDUAL

ATTACHMENT NO. 3A

CASH DISBURSEMENTS DETAILS - HOUSEHOLD

Name of Bank	TD Bank
Account Number	4349596340-039-T
Purpose of Account (Personal)	Personal
Type of Account (e.g., Checking)	Checking

If any checks written this period have not been delivered to the payee, provide details, including the payee, amount, explanation for holding check and anticipated delivery date of check.



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KHALID A ISA
DIP CASE 16-23617 SDNY
39 WILCOX AVE
YONKERS NY 10705-2722

Page: 1 of 4
Statement Period: Sep 01 2018-Sep 30 2018
Cust Ref #: 4349596340-039-T-####
Primary Account #: 434-9596340

There's an app for that! We're pleased to announce TD Alerts, our new mobile app designed for iOS and Android users alike. Download the app, enroll your Debit card, and set customized transaction alerts to manage your TD Card activity. Choose e-mail, text or push notifications to track card transactions and identify unusual card activity. To enroll, download the TD Alerts app to your mobile device!

Chapter 11 Checking

KHALID A ISA
DIP CASE 16-23617 SDNY

Account # 434-9596340

Beginning Balance	1,644.95	Average Collected Balance	3,132.87
Deposits	3,400.00	Interest Earned This Period	0.00
Electronic Deposits	900.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	296.38	Days in Period	30
Electronic Payments	980.13		
Other Withdrawals	1,000.00		
Ending Balance	3,668.44		

Deposits

DATE	DESCRIPTION	AMOUNT
09/04	DEPOSIT	1,800.00
09/17	DEPOSIT	1,600.00
	Subtotal:	3,400.00

Electronic Deposits

09/10	ATM CASH DEPOSIT, ****30009640897 AUT 091018 ATM CASH DEPOSIT 81 WEST RAMAPO ROAD GARNERVILLE * NY	200.00
09/28	ATM CASH DEPOSIT, ****30009640897 AUT 092818 ATM CASH DEPOSIT 281 WEST 230TH STREET NEW YORK * NY	700.00

Checks Paid No. Checks: 2 *Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

09/05	128	271.38
09/14	129	25.00

1980-90: 2000 for 24 and 30 September issues. Subsequent to 1989-1990, 1990-91, 1991-92, 1992-93, 1993-94, 1994-95, 1995-96, 1996-97, 1997-98, 1998-99, 1999-2000, 2000-01, 2001-02, 2002-03, 2003-04, 2004-05, 2005-06, 2006-07, 2007-08, 2008-09, 2009-10, 2010-11, 2011-12, 2012-13, 2013-14, 2014-15, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20, 2020-21, 2021-22, 2022-23, 2023-24, 2024-25, 2025-26, 2026-27, 2027-28, 2028-29, 2029-30, 2030-31, 2031-32, 2032-33, 2033-34, 2034-35, 2035-36, 2036-37, 2037-38, 2038-39, 2039-40, 2040-41, 2041-42, 2042-43, 2043-44, 2044-45, 2045-46, 2046-47, 2047-48, 2048-49, 2049-50, 2050-51, 2051-52, 2052-53, 2053-54, 2054-55, 2055-56, 2056-57, 2057-58, 2058-59, 2059-60, 2060-61, 2061-62, 2062-63, 2063-64, 2064-65, 2065-66, 2066-67, 2067-68, 2068-69, 2069-70, 2070-71, 2071-72, 2072-73, 2073-74, 2074-75, 2075-76, 2076-77, 2077-78, 2078-79, 2079-80, 2080-81, 2081-82, 2082-83, 2083-84, 2084-85, 2085-86, 2086-87, 2087-88, 2088-89, 2089-90, 2090-91, 2091-92, 2092-93, 2093-94, 2094-95, 2095-96, 2096-97, 2097-98, 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20860-20861, 20861-20862, 20862-20863, 20863-20864, 20864-20865, 20865-20866, 20866-20867, 20867-20868, 20868-20869, 20869-20870, 20870-20871, 20871-20872, 20872-20873, 20873-20874, 20874-20875, 20875-20876, 20876-20877, 20877-20878, 20878-20879, 20879-20880, 20880-20881, 20881-20882, 20882-20883, 20883-20884, 20884-20885, 20885-20886, 2088

- Begin by adjusting your account register as follows:
- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

Your ending balance shown on this statement is:

List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.

Subtotal by adding lines 1 and 2.

List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.

Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance 3,660.44

Total Deposits

Sub Total

Total Withdrawals

Adjusted Balance

Total Deposits

Total Withdrawals

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

In Case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

Electronic Payments						
09/05	ELCTRONIC PMT-TEL, VZ WIRELESS VN E CHECk 3789908	DEBIT POS, ****30009640897, AUT 090418 DDA PURCHASE	SHELL SERVICE STATION YONKERS * NY	MD NORTH REALTY BRONX * NY	DEBIT CARD PURCHASE, ****30009640897, AUT 090618 DDA PURCHASE	206.21 13.65
09/06		DEBIT POS, ****30009640897, AUT 090418 DDA PURCHASE	SHELL SERVICE STATION YONKERS * NY	MD NORTH REALTY BRONX * NY	DEBIT CARD PURCHASE, ****30009640897, AUT 090418 VISA DDA PUR	20.00 10.15
09/07		DEBIT CARD PURCHASE, ****30009640897, AUT 090518 VISA DDA PUR	EMPIRE CITGO YONKERS * NY	DEBIT CARD PURCHASE, ****30009640897, AUT 090418 VISA DDA PUR	74.38 6.63	
09/10		DEBIT POS, ****30009640897, AUT 090918 DDA PURCHASE	PETVALU 2290 CENTRAL YONKERS * NY	DEBIT POS, ****30009640897, AUT 090918 DDA PURCHASE	44.17 20.63	
09/11		DEBIT CARD PURCHASE, ****30009640897, AUT 090718 VISA DDA PUR	MT PLEASEANT HAWTHORNE * NY	DEBIT POS, ****30009640897, AUT 091218 DDA PURCHASE	129.35 10.35	
09/12		DEBIT CARD PURCHASE, ****30009640897, AUT 090918 VISA DDA PUR	STEW LEONARDS YONKERS * NY	DEBIT POS, ****30009640897, AUT 091218 DDA PURCHASE	44.17 22.58	
09/13		ACH DEBIT, FORERMOST INS CO INS PAYMT G***61330 02	SHELL SERVICE STATION YONKERS * NY	DEBIT POS, ****30009640897, AUT 091118 DDA PURCHASE	26.15 23.24	
09/14		ELCTRONIC CK PMT-ARC, CONED OF NY CHECK PYMT 0130	ACH DEBIT, FORERMOST INS CO INS PAYMT G***61330 02	DEBIT CARD PURCHASE, ****30009640897, AUT 091318 VISA DDA PUR	159.32 22.00	
09/17		DEBIT CARD PURCHASE, ****30009640897, AUT 091218 VISA DDA PUR	DAN S TOBACCO YONKERS * NY	DEBIT POS, ****30009640897, AUT 091918 DDA PURCHASE	22.58 9.60	
09/18		DEBIT POS, ****30009640897, AUT 091818 DDA PURCHASE	IDEAL FRESH MARKET YONKERS * NY	DEBIT POS, ****30009640897, AUT 091918 DDA PURCHASE	22.00 8.24	
09/19		SUPER DEL 617 MCLEAN A YONKERS * NY	DEBIT POS, ****30009640897, AUT 091718 VISA DDA PUR	DEBIT CARD PURCHASE, ****30009640897, AUT 091718 VISA DDA PUR	22.00 17.23	
09/20		DEBIT POS, ****30009640897, AUT 091818 VISA DDA PUR	TIO NACHO YONKERS * NY	DEBIT CARD PURCHASE, ****30009640897, AUT 091818 VISA DDA PUR	9.60 8.99	
09/20		DEBIT CARD PURCHASE, ****30009640897, AUT 091918 VISA DDA PUR	LEFTERS GYRO TARRYTOWN * NY	DEBIT POS, ****30009640897, AUT 092018 DDA PURCHASE	9.60 8.99	
09/21		DEBIT CARD PURCHASE, ****30009640897, AUT 092018 VISA DDA PUR	MCLEAN AVE BAGEL CAFE YONKERS * NY	DEBIT CARD PURCHASE, ****30009640897, AUT 092018 VISA DDA PUR	9.42 9.42	
09/21		ELCTRONIC PMT-WEB, VERIZON AGENT WE BILL PAY ***127871	DUNNE READ MCLE YONKERS * NY	DEBIT CARD PURCHASE, ****30009640897, AUT 092018 VISA DDA PUR	3.57 3.57	

DIP CASE 16-23617 SDNY
Page: 3 of 4
Statement Period: Sep 01 2018-Sep 30 2018
Cust Ref#: 4349596340-039-T
Primary Account#: 434-9596340

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DIP CASE 16-23617 SDNY

Page: 4 of 4
Statement Period: Sep 01 2018-Sep 30 2018
Cust Ref #: 4349596340-039-T ***
Primary Account #: 434-9596340

Electronic Payments (continued)

09/21	ELECTRONIC PMT-WEB, BILLMATRIX BILLPAY FEE ***127872	3.50
09/25	DEBIT POS, ****30009640897, AUT 092518 DDA PURCHASE SUNOCO 03683059 RIDGEFIELD * NJ	40.00
09/28	DEBIT CARD PURCHASE, ****30009640897, AUT 092618 VISA DDA PUR SUBWAY 03256724 BAYONNE * NJ	19.45
	Subtotal:	980.13

Other Withdrawals

09/24	DEBIT	1,000.00
	Subtotal:	1,000.00

Date	Amount	Date	Amount
08/31	1,644.95	09/14	2,605.45
09/04	3,444.95	09/17	4,182.21
09/05	2,953.71	09/18	4,159.63
09/06	2,923.56	09/19	4,129.39
09/07	2,849.18	09/20	4,093.57
09/10	3,020.42	09/21	4,027.89
09/11	2,999.79	09/24	3,027.89
09/12	2,929.47	09/25	2,987.89
09/13	2,770.15	09/28	3,668.44